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The Topper (February 2010)

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THE TOPPER



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RULE AIMS TO EASE PTSD CLAIMS

Many veterans filing disability claims for post-traumatic stress disorder will have fewer hurdles to clear to show service connection and receive disability benefits, under a regulation change proposed by the VA.

The draft regulation will reduce the evidence a veteran must present to the VA if the claimed PTSD "stressor" is tied to fear of hostile military or terrorist activity.

The proposed rule is not limited to vets of current conflicts. It can be any vet of any period of service who has been diagnosed with PTSD and experienced, witnessed or was confronted with an event that involved actual, or a threat of, death or serious injury, or a threat to the physical integrity of the veteran.

The proposed rule would recognize that veterans don't need to be in combat to experience intense fear and, depending on the individual, that fear may linger and become debilitating, even when individuals are removed from a threatening environment.

Today a non-combatant veteran diagnosed with PTSD must present the VA with a description of the source of the stress, document when and where it occurred, and provide "buddy statements" and other evidence to support the claim. The VA also checks DoD records to verify a fearful event or stressful period of service. This review process can add an average of six to eight months to the claim process.

Under the proposed regulation, vets diagnosed with PTSD merely will have to show they served in places where hostile military action or terrorist activity would have caused fear. The new regulation would be more aggressive in easing evidentiary rules for the anxiety disorder. A final ruling is expected in April 2010 and will apply only to all pending claims.



CHOOSE BENEFITS CAREFULLY

If you're going to school on the Montgomery GI Bill (Chapter 30) but thinking about switching to the Post-9/11 version (Chapter 33), make sure you are making the right choice. Once you shift from Chapter 30 to Chapter 33, the change is irrevocable.

There have been many instances where vets have hastily signed up for the Post-9/11 bill, only to learn later that they would receive less on their monthly payments than would have been received under the Montgomery bill.

So eligible veterans need to determine whether a full ride at a public institution is more valuable than a monthly allowance sent directly to them. For some veterans, it may be better to stay with the Montgomery GI Bill. The VA, the American Legion, and Military.com all have web sites with useful information on education benefits under chapters 30 and 33.

Veterans can also contact the postsecondary institution they are planning on attending and ask to speak with that institution's VA certifying official.

STOP LOSS SPECIAL PAYMENTS

This past summer, Congress established a \$500 monthly payment available to more than 185,000 service members who have had their enlistments involuntarily extended since September 11, 2001. The payment is for every month they were held under stop-loss orders.

The Retroactive Stop Loss Special Pay is available to service members who had their enlistment extended or retirement suspended due to Stop Loss between September 11, 2001 and September 30, 2009. Service members from every branch of the military will receive compensation.

All applications must be submitted to the respective services no later than October 21, 2010. Service members must provide documented proof they were "Stop Lossed" with their claim. Family members of deceased service members should contact the appropriate military service for assistance in filing their claim:

Army: <https://www.stoplosspay.army.mil>

Navy: send email to NXAG_N132C@navy.mil

Marine Corps: <https://www.manpower.usmc.mil/stoploss>

Air Force: <http://www.afpc.randolph.af.mil/stoploss>

This payment builds on a significant record of accomplishment for veterans and troops over the last two and a half years under the new direction Congress, including the New GI Bill, progress in improving veterans' hospitals and facilities, expanding economic opportunities for returning soldiers and improving care for those with PTSD.

VUB ANNUAL AWARDS BANQUET

A reminder to all our students that May will see the 18th annual awards banquet at Mariah's restaurant. The tentative date will be the second Saturday in May. The event is held each year for current participants and alumni who have completed postsecondary school in the past year. During the program, VUB awards its yearly scholarships and other honors to our deserving students. More information will be provided later in the spring.

IMPORTANT FINANCIAL AID INFO

The **Free Application for Federal Student Aid (FAFSA)** is the form used by the U.S. Department of Education to determine your Expected Family Contribution (EFC) by conducting a "need analysis" based on financial information, such as income, assets and other household information, which you (and your parents if you are a dependent student) will be asked to provide. The form is submitted to, and processed by, a federal processor contracted by the U.S. Department of Education, and the results are electronically transmitted to the financial aid offices of the schools that you list on your application.

FAFSA is the application used by nearly all colleges and universities to determine eligibility for federal, state, and college-sponsored financial aid, including grants, educational loans, and work-study programs.

Nearly every student is eligible for some form of financial aid, including low-interest Federal Stafford and/or parent PLUS loans, regardless of income or circumstances, provided that you:

- ♦ are a U.S. citizen, a U.S. national or an eligible non-citizen;
- ♦ have a valid Social Security Number;
- ♦ have a high school diploma or GED;
- ♦ are registered with the U.S. Selective Service (if you are a male aged 18-25);
- ♦ complete a FAFSA promising to use any federal aid for educational purposes;
- ♦ do not owe refunds on any federal student grants;
- ♦ are not in default on any student loans; and
- ♦ have not been found guilty of the sale or possession of illegal drugs during a period in which federal aid was being received.

Many states, colleges and universities have filing deadlines that are much earlier—some occurring as early as the first few weeks in January. Additionally, applicants have to pay particular attention to deadline specifics, as some refer to the date by which individual FAFSAs must be *submitted*, while others refer to the date by which individual FAFSAs must be *fully processed* (completed by the federal processor and made available to the school financial aid office).

IMPORTANT: We strongly encourage all students to check with their school's financial aid office to determine their exact FAFSA deadline requirements, and to file their FAFSA as soon as possible after January 1st.

Kentucky deadline is March 15, 2010

Got Financial Aid Questions?

Call VUB at 270-745-5310



Remember that financial aid monies are limited, so it's important to file early to ensure that you are considered for all possible aid. Although the priority deadline for filing in Kentucky is *March 15*, that doesn't mean that you absolutely can't get any money if you file after that deadline. But be aware that it does mean that your chances will be less if you file late! So file early to get all the money you need for school.

VUB SCHOLARSHIP

It is time for participants and alumni who will be in school this coming fall to apply for the VUB scholarship. Contact the VUB office right away. **The deadline for the completed scholarship materials to be in our hands is April 1, 2009.**



IMPORTANT DATES



MAR 5	ACT Registration Deadline
MAR 8-12	WKU Spring Break
APR 10	ACT Test Date
MAY 6	Last Day of VUB Spring Classes
MAY 7	ACT Registration Deadline
MAY 24	First Day of VUB Summer Classes
MAY 31	Memorial Day, VUB Closed
JUN 12	ACT Test Date
JUL 4	Independence Day, VUB Closed
AUG 5	Last Day of VUB Summer Classes
SEP 6	Labor Day, VUB Closed

VUB RECRUITING

For two years, VUB has had trouble recruiting. If this continues, it can have a negative impact on the program. We need your help. Please refer veterans to us if you think they are interested in preparing to go to school, whether it be a college, university, or technical/trade school. We need to beef up recruiting immediately and your help will be appreciated. If you can take some brochures to places you frequent a lot, it would help us to have them displayed. We can provide brochures if you contact us.



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